

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

In re:

RICHARD S BARNDT
DEANNA L BARNDT
Debtor(s)

Case No. 18-13605-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2018.
- 2) The plan was confirmed on 01/31/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/31/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$149,925.20.
- 10) Amount of unsecured claims discharged without full payment: \$106,986.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$18,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,616.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,502.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,118.67**

Attorney fees paid and disclosed by debtor: \$1,410.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HERITAGE FEDERAL CREDIT UNION	Priority	NA	NA	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CREDIT UNION	Secured	6,607.52	6,022.74	NA	0.00	0.00
AMERICAN HERITAGE FEDERAL CREDIT UNION	Unsecured	2,824.00	NA	NA	0.00	0.00
BEST BUY/CBNA	Unsecured	3,914.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	4,464.00	4,756.30	4,756.30	53.72	0.00
CAPITAL ONE NA	Unsecured	1,827.00	1,980.36	1,980.36	22.35	0.00
COMENITY BANK/HSN	Unsecured	1,841.00	NA	NA	0.00	0.00
COMENITY BANK/KAY JEWELERS	Unsecured	2,050.00	1,500.00	1,500.00	16.93	0.00
COMENITY BANK/KAY JEWELERS	Secured	NA	550.00	550.00	550.00	0.00
COMENITY BANK/VICTORIAS SECRET	Unsecured	1,835.00	NA	NA	0.00	0.00
CONSUMERS CREDIT UNION	Secured	26,507.00	26,782.36	993.52	993.52	0.00
DISCOVER BANK	Unsecured	5,733.29	5,886.83	5,886.83	66.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,817.00	1,709.50	1,709.50	19.31	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	911.00	838.97	838.97	9.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,632.47	1,057.72	1,057.72	11.95	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	290.00	240.92	240.92	2.73	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	553.00	404.20	404.20	4.56	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,840.00	2,383.28	2,383.28	26.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,143.00	1,889.64	1,889.64	21.33	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,140.00	1,066.57	1,066.57	12.03	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,092.00	2,930.61	2,930.61	33.09	0.00
FA VOUCH	Unsecured	7.00	NA	NA	0.00	0.00
GENESIS BANKCARD SERVICE	Unsecured	242.00	NA	NA	0.00	0.00
HAMILTON COLLECTION FIGURINES	Unsecured	112.99	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	655.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	733.00	838.44	838.44	9.48	0.00
JEFFERSON UNIVERSITY HOSPITAL	Unsecured	NA	814.98	814.98	9.22	0.00
LENDINGCLUB CORPORATION aka LI	Unsecured	6,504.00	6,504.11	6,504.11	73.46	0.00
LENDINGCLUB CORPORATION aka LI	Unsecured	NA	17,652.36	17,652.36	199.35	0.00
LENDINGCLUB CORPORATION aka LI	Unsecured	12,668.00	12,668.80	12,668.80	143.06	0.00
LVNV FUNDING LLC	Unsecured	11,848.00	11,486.04	11,486.04	129.70	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	412.00	508.73	508.73	5.73	0.00
LVNV FUNDING LLC	Unsecured	NA	965.57	965.57	10.89	0.00
MARINER FINANCE LLC	Unsecured	2,595.00	2,708.50	2,708.50	30.58	0.00
MERRICK BANK	Unsecured	3,449.00	3,275.57	3,275.57	37.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	29,468.76	8,875.61	NA	0.00	0.00
PAYPAL CREDIT	Unsecured	3,951.57	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,884.00	4,345.69	4,345.69	49.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,991.00	2,171.63	2,171.63	24.52	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	242.18	242.18	2.73	0.00
RUSHMORE LOAN MGMT SVCS LLC	Secured	159,988.79	158,931.20	3,367.69	3,367.69	0.00
SYNCHRONY BANK	Unsecured	105.00	191.12	191.12	2.16	0.00
TD BANK USA NA	Unsecured	272.00	406.82	406.82	4.59	0.00
THD/CBNA	Unsecured	571.00	NA	NA	0.00	0.00
TRICOUNTY AREA FCU	Unsecured	334.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	308.93	308.93	3.49	0.00
UNITED STATES TREASURY (IRS)	Priority	5,112.00	4,934.22	4,934.22	4,934.22	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,367.69	\$3,367.69	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,543.52	\$1,543.52	\$0.00
TOTAL SECURED:	\$4,911.21	\$4,911.21	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,934.22	\$4,934.22	\$0.00
TOTAL PRIORITY:	\$4,934.22	\$4,934.22	\$0.00
GENERAL UNSECURED PAYMENTS:	\$91,734.37	\$1,035.90	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,118.67</u>
Disbursements to Creditors	\$10,881.33

TOTAL DISBURSEMENTS : **\$18,000.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.